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### **DETAILED ACTION**

1. The Request for Continued Examination (RCE) filed 3/29/2010 is acknowledged. Claims 1-12, 19-20, 23-24 are pending in the application and are presented to be examined upon their merits.

#### ***Response to Arguments***

2. Applicant's arguments with respect to claims 1-12, 19-20, 23-24 have been considered but are moot in view of the new ground(s) of rejection.

#### ***Information Disclosure Statement***

3. The information disclosure statement (IDS) submitted on 3/29/10 is in compliance with the provisions of 37 CFR 1.97. Accordingly, the information disclosure statement is being considered by the examiner.

#### ***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-12, 19-20, 23-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dykstra in view of Highbloom (US 5,323,315). Dykstra has been discussed in previous office actions. The applicant has amended the claims to now require selectively forwarding a received credit application to plurality of funding sources. Dykstra discloses that a merchant *chooses* a lender to receive loan applications (see Dykstra column 4, line 18-24), but is not clear as to a

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plurality of funding sources. Highbloom discloses a plurality of funding sources being used (see Highbloom column 2, line 42+). It would have been obvious to integrate more than one funding source into Dykstra to provide a greater likelihood of receiving a loan, being within the level or ordinary skill in the art, providing a greater number of choices for the merchant to acquire a loan. Thus such a modification would be an obvious extension to the teaching of Dykstra.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANIEL S. FELTEN whose telephone number is (571)272-6742. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kramer James can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

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like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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